

No. 75

Abstract of Reports of the  
Condition of

**MONTANA**  
State Banks  
Trust Companies  
and Private Banks

April 3, 1923  
and Comparison with Reports of  
December 29, 1922



Compiled by  
L. Q. SKELTON  
SUPERINTENDENT OF BANKS

S. L. KLEVE, *Ass't Supt.*  
H. E. STEWART, *Deputy*  
G. K. DICK, *Deputy*  
C. M. McCOY, *Deputy*  
GOLDE FITZPATRICK, *Clerk*

REGISTER MONTANA STATE BANKS  
APRIL 3, 1923.

Anaconda.....	1	Daly Bank & Trust Co. (1)
Antelope.....	2	Citizens' State Bank
Ashland.....	3	Bank of Ashland
Augusta.....	4	Peoples Bank of Augusta
Baker.....	5	Baker State Bank
Bainville.....	6	Fallon County Bank
Ballantine.....	7	Farmers' State Bank
Barber.....	8	Ballantine State Bank (1) (2)
Bear Creek.....	9	Farmers' State Bank
Belfry.....	10	Clark-Wright Co. Bankers (2) (4)
Belgrade.....	11	Miners' State Bank
Belt.....	12	Bank of Belfry
Belt.....	13	Belgrade State Bank (1)
Belmont.....	14	Farmers' Bank
Benchland.....	15	Belmont State Bank
Big Fork.....	16	Farmers' & Miners' State Bank (1)
Big Sandy.....	17	State Bank of Belt (1) (3)
Big Timber.....	18	Benchland State Bank
Billings.....	19	The State Bank of Big Fork
Boulder.....	20	Northern Montana State Bank
Bowdoin.....	21	Citizens' State Bank
Boyd.....	22	Commercial Bank & Trust Co.
Bozeman.....	23	Scandinavian-American Bank
Brady.....	24	Security Trust & Savings Bank (1)
Broadus.....	25	Yegen Bros., Bankers (4)
Broadview.....	26	Bank of Boulder (1)
Brockway.....	27	Bowdoin State Bank (2)
Browning.....	28	Security State Bank (2)
Buffalo.....	29	Boyd State Bank
Butte.....	30	Gallatin Trust & Savings Bank (1)
Brady.....	31	Security Bank & Trust Co. (1)
Broadus.....	32	Farmers' State Bank
Broadview.....	33	Powder River County Bank (1)
Brockway.....	34	Mutual State Bank (2)
Browning.....	35	First State Bank (2)
Buffalo.....	36	Stockmen's State Bank (1) (2)
Butte.....	37	First State Bank
Bynum.....	38	W. A. Clark & Bros., Bankers (4)
Carter.....	39	Metals Bank & Trust Co. (1)
Cascade.....	40	Miners' Savings Bank & Trust Co. (1)
Chester.....	41	South Side State Bank
Chinook.....	42	Yegen Bros., Bankers (4)
Choteau.....	43	First State Bank
Circle.....	44	Carter State Bank
Clyde Park.....	45	First State Bank
Coburg.....	46	Stockmen's Bank
Coffee Creek.....	47	First State Bank (2)
Columbia Falls.....	48	Lohman State Bank
Columbus.....	49	Citizens' State Bank
Conrad.....	50	Stockmen's State Bank
Corvallis.....	51	Circle State Bank
Culbertson.....	52	Citizens' State Bank
Custer.....	53	First State Bank (1) (3)
Cut Bank.....	54	Farmers' State Bank
Darby.....	55	First State Bank
Dayton.....	56	Bank of Columbia Falls
Deer Lodge.....	57	Columbus State Bank
Denton.....	58	Farmers' State Bank
Devon.....	59	Pondera Valley State Bank
Dillon.....	60	Corvallis State Bank
Culbertson.....	61	Citizens' State Bank (1)
Custer.....	62	State Bank of Culbertson
Custer.....	63	Custer State Bank
Cut Bank.....	64	Farmers' State Bank (2)
Darby.....	65	Glacier County State Bank
Dayton.....	66	State Bank of Darby
Deer Lodge.....	67	Dayton State Bank
Denton.....	68	Deer Lodge Bank & Trust Co.
Devon.....	69	Larable Bros., Bankers, Inc.
Dillon.....	70	Denton State Bank (1)
Dixon.....	71	Security State Bank
Dooley.....	72	Beaverhead State Bank (1)
Drummond.....	73	Security State Bank (1)
Dunkirk.....	74	State Bank of Dillon
Dutton.....	75	Farmers' & Merchants' State Bank
East Helena.....	76	Citizens' State Bank
Edgar.....	77	Drummond State Bank
Ekalaka.....	78	Dunkirk State Bank
Emigrant.....	79	State Bank of Dutton
Enid.....	80	East Helena State Bank (1)
Ennis.....	81	Edgar State Bank (1)
Eureka.....	82	Ekalaka State Bank
Fairfield.....	83	Emigrant State Bank
Fairfield.....	84	Farmers' State Bank
Fairfield.....	85	Southern Montana Bank (1)
Fairfield.....	86	Farmers' & Merchants' State Bank (1)

Fairview.....	87	Bank of Fairview
Fallon.....	88	Montana State Bank
Flaxville.....	89	State Bank of Flaxville
Forsyth.....	90	Bank of Commerce of Forsyth (1)
Fort Benton.....	91	Benton State Bank (2)
Frazer.....	92	Farmers' & Merchants' State Bank
Froid.....	93	First State Bank
Fromberg.....	94	Clarks Fork Valley Bank (1)
Gardiner.....	95	Yegen Bros., Bankers (4)
Genou.....	96	Genou State Bank
Geraldine.....	97	Montana State Bank
Geyser.....	98	First State Bank (3)
Gildford.....	99	Farmers' State Bank
Gilman.....	100	Gildford State Bank (2)
Glasgow.....	101	Gilman State Bank
Glenive.....	102	Farmers'-Stockgrowers' Bank
Glenive.....	103	Milk River Valley Bank
Glendive.....	104	Exchange State Bank
Glendive.....	105	Glendive State Bank
Glentana.....	106	Farmers' State Bank
Grass Range.....	107	Pioneer State Bank
Great Falls.....	108	State Bank of Grass Range
Great Falls.....	109	American Bank & Trust Co. (2)
Great Falls.....	110	Conrad Banking Company
Great Falls.....	111	Stanton Trust & Savings Bank
Great Falls.....	112	West Side State Bank
Hall.....	113	Granite County Bank
Hamilton.....	114	Citizens' State Bank
Hardin.....	115	Ravalli County Bank (1)
Harlem.....	116	Hardin State Bank (1) (2)
Harlowton.....	117	Blaine County Bank
Harrison.....	118	Continental Bank & Trust Co.
Havre.....	119	Harrison State Bank
Hedgesville.....	120	Farmers' State Bank (2)
Helena.....	121	Security State Bank
Helena.....	122	Hedges State Bank
Helena.....	123	Banking Corporation of Mont. (1)
Helena.....	124	Conrad Trust & Savings Bank (1)
Helena.....	125	Farmers' & Mechanics' State Bank
Helena.....	126	Montana Trust & Savings Bank (1)
Helena.....	127	Union Bank & Trust Co. (1)
Helenville.....	128	Blair & Company State Bank
Highwood.....	129	Farmers' State Bank
Hilger.....	130	First State Bank
Hingham.....	131	Farmers' State Bank (2)
Hinsdale.....	132	Hingham State Bank (1) (2)
Hobson.....	133	Valley County Bank (1)
Homestead.....	134	Judith Basin Bank
Hot Springs.....	135	Homestead State Bank
Huntley.....	136	Camas State Bank
Hysham.....	137	Huntley State Bank (1) (3)
Inverness.....	138	Treasure State Bank (2)
Ismay.....	139	Inverness State Bank (1)
Ismay.....	140	Farmers' & Stockgrowers State Bank (2)
Joliet.....	141	Joliet State Bank (1)
Joplin.....	142	Rock Creek State Bank
Jordan.....	143	First State Bank
Judith Gap.....	144	First State Bank
Kalispell.....	145	Security State Bank
Kremlin.....	146	Bank of Commerce (1)
Kremlin.....	147	Farmers' State Bank
Lambert.....	149	First State Bank (2)
Laredo.....	150	First State Bank
Laurel.....	151	First State Bank
Laurel.....	152	American Bank of Laurel (1)
Laurel.....	153	Laurel State Bank (2)
Lavina.....	154	Lavina State Bank
Lehigh.....	155	Lehigh State Bank
Lewistown.....	157	Empire Bank & Trust Co. (1)
Libby.....	159	First State Bank
Livingston.....	160	First State Bank
Livingston.....	161	C. S. Hefferin & Son, Bankers (4)
Lohman.....	162	Farmers' State Bank
Loma.....	163	Loma State Bank
Madoc.....	165	State Bank of Madoc
Malta.....	166	First State Bank
Manhattan.....	167	Home State Bank
Martinsdale.....	168	Manhattan State Bank
Medicine Lake.....	169	State Bank of Martinsdale (3)
Melstone.....	170	Farmers' State Bank
Melstone.....	171	First State Bank
Melstone.....	172	Security State Bank
Miles City.....	173	Melstone State Bank (2)
Mildred.....	174	Mildred State Bank
Missoula.....	175	Custer County Bank (2)
Missoula.....	176	American Bank & Trust Co. (1)
Moccasin.....	177	Missoula Trust & Savings Bank
Mondak.....	179	Moccasin State Bank (1)
Montague.....	180	Mondak State Bank
Moore.....	181	Montague State Bank
Musselshell.....	182	Musselshell State Bank (2)
Nashua.....	183	State Bank of Nashua (1)
Neihart.....	184	D. J. Condon, Banker (4)
Ollie.....	185	Ollie State Bank
Opheim.....	186	Farmers' State Bank
Oswego.....	187	First State Bank (1)
Outlook.....	188	Security State Bank
Ovando.....	189	First State Bank (2)
Pablo.....	190	Farmers' State Bank
Park City.....	191	Park City State Bank (1)
Pendroy.....	192	Farmers' State Bank
Phillipsburg.....	194	First State Bank (1)
Plains.....	195	Phillipsburg State Bank (1)
Plentywood.....	197	Farmers' & Merchants' State Bank
Plevna.....	199	Riba State Bank
Polson.....	200	Sheridan County State Bank
Pony.....	201	State Bank of Plentywood (1)
Poplar.....	202	Flathead County State Bank
Power.....	203	Security State Bank
Rapelje.....	204	Morris State Bank
Red Lodge.....	205	Traders' State Bank
Redstone.....	206	Power State Bank
Reed Point.....	207	Lake Basin State Bank
Richey.....	208	Meyer & Chapman State Bank
Ringling.....	209	Red Lodge State Bank
Roberts.....	210	State Bank of Redstone
Ronan.....	211	Reed Point State Bank (1)
Rosebud.....	212	First State Bank (1)
Roundup.....	213	Ringling State Bank (3)
Roy.....	214	Roberts State Bank
Rudyard.....	215	Ronan State Bank
Ryegate.....	216	Rosebud State Bank
Saco.....	217	Citizens' State Bank (1) (3)
St. Ignatius.....	218	Security State Bank
St. Xavier.....	219	Mission State Bank
Salesville.....	220	St. Xavier State Bank
Sand Coulee.....	221	Salesville State Bank
Savage.....	222	Miners' State Bank (2)
Scohey.....	223	Farmers' & Merchants' State Bank
Shawmut.....	224	Citizens' State Bank
Shelby.....	225	State Bank of Shawmut
Shepherd.....	226	First State Bank
Sheridan.....	227	Shepherd State Bank
Sidney.....	228	Sheridan State Bank
Sims.....	229	Yellowstone Valley Bank & Trust Co. (1) (2)
Somers.....	230	Sun River Valley State Bank
Square Butte.....	231	State Bank of Somers
Stanford.....	232	Square Butte State Bank
Stevensville.....	233	Basin State Bank
Stockett.....	234	First State Bank (1)
Sumatra.....	235	State Bank of Stockett (2)
Sunburst.....	236	Sumatra State Bank
Superior.....	237	Sunburst State Bank
Sweet Grass.....	238	Superior State Bank
Terry.....	239	Farmers' & Merchants' State Bank
Thompson Falls.....	240	First International Bank
Toston.....	241	First State Bank
Townsend.....	242	State Bank of Terry
Troy.....	243	First State Bank
Turner.....	244	Thompson State Bank
Twin Bridges.....	245	Toston State Bank
Two Dot.....	246	State Bank of Townsend (1)
Valier.....	247	Kootenai Valley State Bank
Vananda.....	248	Turner State Bank
Victor.....	249	Twin Bridges
Vida.....	250	Two Dot
Virgelle.....	251	Montana State Bank (2)
Virginia City.....	252	Vananda State Bank (3)
Westby.....	253	Farmers' State Bank
Westmore.....	254	Vida
Whitefish.....	255	Virgelle State Bank
Whitehall.....	256	Virginia City
White Sul. Spgs.....	257	Elling State Bank
Whitetail.....	258	Madison State Bank (2)
Wibaux.....	259	Farmers' State Bank
Williams.....	260	Westmore State Bank
Willow Creek.....	261	Security State Bank
Wilsall.....	262	Whitefish State Bank
Windham.....	263	Whitehall State Bank
Winifred.....	264	Central State Bank (1)
Winnett.....	265	Security State Bank
Wisdom.....	266	Wibaux County Bank
Wolf Point.....	267	First State Bank
Worden.....	268	Willow Creek State Bank (1)
Wyola.....	269	Farmers' State Bank
Wyola.....	270	State Bank of Windham
Zurich.....	271	First State Bank

(1) Federal Reserve Banks.

(2) Banks in hands of Receiver.

(3) Banks in hands of this department.

(4) Private banks.

## ABSTRACT NO. 75

Aggregate Resources and Liabilities of the 242 State Banks, and 6 Private Banks of Montana, April 3, 1923,  
 and Comparison With Report of 259 State Banks and 6 Private  
 Banks December 29, 1922.

		State and Private Banks and Trust Companies Reporting 248.			
RESOURCES.		April 3, 1923	Dec. 29, 1922	Increase	Decrease
Loans and Discounts .....	\$62,776,774.87	\$67,520,662.84	\$..	\$4,743,887.97	
Overdrafts .....	231,994.98	295,623.21		63,628.23	
Bonds, Warrants, Etc. ....	11,877,963.47	12,284,442.00		406,478.53	
Stock in Federal Reserve Bank .....	155,800.00	163,650.00		7,850.00	
Banking House, Fur. & Fix.....	3,482,842.39	3,626,784.96		193,942.57	
Other Real Estate .....	2,770,888.46	2,724,907.33	45,981.13		
Gold .....	245,899.06	243,383.00	2,516.06		
Silver and Minor Coin .....	356,731.90	386,030.97		29,299.07	
Currency .....	1,915,874.75	2,242,845.86		326,971.11	
Due from Approved Reserve Agents.....	13,881,739.93	16,486,702.40		2,604,962.47	
Checks and other Cash Items.....	582,419.10	627,512.47		45,093.37	
Other Resources .....	620,694.75	490,133.16	130,561.59		
Total.....	\$98,849,623.66	\$107,092,678.20		\$8,243,054.54	
LIABILITIES.					
Capital Stock .....	\$10,705,000.00	\$11,300,000.00		595,000.00	
Surplus .....	2,929,502.65	3,220,745.41		291,242.76	
Undivided Profits .....	866,540.51	1,446,216.00		579,675.49	
Due to Banks.....	3,200,598.06	4,240,895.57		1,040,297.51	
Demand Deposits .....	40,343,264.04	44,555,396.62		4,212,132.58	
Time Deposits .....	19,542,776.75	19,834,324.78		291,548.03	
Savings Deposits .....	12,824,234.80	12,267,489.82	556,744.98		
Bills Payable .....	5,375,728.72	6,497,123.12		1,121,394.40	
Due to War Finance.....	2,906,125.37	3,518,328.96		612,203.59	
Other Liabilities .....	155,852.76	212,157.92		56,305.16	
Total.....	\$98,849,623.66	\$107,092,678.20		\$8,243,054.54	
Average Reserve .....		22.3%	24.7%		

## CONSOLIDATIONS.

Empire Bank & Trust Company and Lewistown  
 State Bank of Lewistown consolidated, now  
 known as Empire Bank & Trust Co.

## LIQUIDATIONS.

First State Bank, Kolin liquidated.

## BANKS CLOSED SINCE LAST CALL.

Ringling State, Ringling.  
 State Bank of Martinsdale.  
 Citizens State, Roundup.  
 First State Bank, Clyde Park.  
 First State Bank, Geyser.  
 First State Bank, Brockway.  
 Hardin State Bank, Hardin.

Deposits Dec. 29, 1922.....	\$80,898,106
Deposits April 3, 1923.....	75,910,873
Decrease.....	\$4,987,233
Reserve April 3, 1923.....	\$16,982,665
Required Reserve 10%.....	7,591,087
Excess Reserve.....	\$ 9,391,578